

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Heather Nichole Williams
Debtor

Case No. 15-03725-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

Date Rcvd: Jul 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2020.

db +Heather Nichole Williams, 302 Lighthouse Drive, Jonestown, PA 17038-8952
aty Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
4699538 +3232 Newmark Drive, Miamisburg, OH 45342-5421
4689587 +Jonestown Bank And Tru, Po Box 717, Jonestown, PA 17038-0717
4689589 Northwest Consumer Dis, 3401 Heartsdaze Dr, Camp Hill, PA 17001
4719703 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
4689591 +Pnc Mortgage, 3232 Nemark Dr, Miamisburg, OH 45342-5433
4689595 +Us Dept Vets, Po Box 11930, Saint Paul, MN 55111-0930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +E-mail/Text: bk-admin@jbt.bank Jul 15 2020 20:16:11 Jonestown Bank & Trust Company,

421 East Penn Avenue, Cleona, PA 17042-2400

4714872 +EDI: CBSAAFES.COM Jul 16 2020 00:03:00 Army & Air Force Exchange Services,
Bass & Associates, P.C., 3936 E. Ft. Lowell Road #200, Tucson, AZ 85712-1083

4722006 +EDI: ATLASACQU.COM Jul 16 2020 00:03:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303

4689588 EDI: CBSAAFES.COM Jul 16 2020 00:03:00 Military Star, 3911 Walton Walker,
Dallas, TX 75266

4689580 +EDI: NAVIENTFKASMDOE.COM Jul 16 2020 00:03:00 Dept Of Ed/navient, Po Box 9635,
Wilkes Barre, PA 18773-9635

4689586 EDI: IRS.COM Jul 16 2020 00:03:00 Internal Revenue Service, PO Box 219236,
Kansas City, MO 64121-9236

4729112 EDI: NAVIENTFKASMSERV.COM Jul 16 2020 00:03:00 Navient Solutions, Inc.,
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635

4696206 EDI: AGFINANCE.COM Jul 16 2020 00:03:00 SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251,
EVANSVILLE, IN 47731

4689593 EDI: AGFINANCE.COM Jul 16 2020 00:03:00 Springleaf Financial S, 749 E Cumberland St,
Lebanon, PA 17042

4689592 +EDI: SWCR.COM Jul 16 2020 00:03:00 Southwest Credit Syste,
4120 International Parkway Suite 1100, Carrollton, TX 75007-1958

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4693672 Jonestown Bank & Trust Company
4693673 Jonestown Bank & Trust Company
4689590 PA Department of Revenue
4689594 Thrift Savings Plan
4735535* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
4689582* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
4689583* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
4689584* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
4689585* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
4689581* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
4704391 ##+Northwest Consumer Discount Company, 3401 Hartzdale Dr., Suite 130,
Camp Hill PA 17011-7238
4708578 ###Poranica LLC, P. O. Box 11405, Memphis, TN 38111-0405

TOTALS: 4, * 6, ## 2

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2020 at the address(es) listed below:

Atlas Acquisitions LLC bk@atlasacq.com
Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
Elizabeth L Wassall on behalf of Creditor PNC Bank, National Association ewassall@udren.com, bankruptcy@udren.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor PNC Bank, N.A. bkgroup@kmllawgroup.com
Kevin Butterly on behalf of Creditor PNC Bank, N.A. kbutterly@rascrane.com
Morris Anthony Scott on behalf of Creditor PNC Bank, National Association pabk@logs.com
Morris Anthony Scott on behalf of Creditor PNC Bank, N.A. pabk@logs.com
Paul C Bametzreider on behalf of Creditor Jonestown Bank & Trust Company paulb@reillywolfson.com, edonohue@reillywolfson.com
Steven P. Miner on behalf of Debtor 1 Heather Nichole Williams sminer@daleyzucker.com, aewing@daleyzucker.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 Heather Nichole Williams
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:15-bk-03725-HWV

Social Security number or ITIN xxx-xx-2710
EIN _____

Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Heather Nichole Williams

By the
court:

7/15/20



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Lyndsey Price, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.